

**United States Bankruptcy Court**  
**Western District of Missouri**

In re Everett Gene Bales,  
Debtor

Case No. 07-41313-JWV-13

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	108,000.00		
B - Personal Property	Yes	4	66,866.25		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	5		157,023.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		31,245.70	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		25,985.42	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			8,327.27
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,533.71
Total Number of Sheets of ALL Schedules		29			
Total Assets			174,866.25		
Total Liabilities				214,255.11	

**United States Bankruptcy Court**  
**Western District of Missouri**

In re Everett Gene Bales,  
Debtor

Case No. 07-41313-JWV-13

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	31,245.70
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	31,245.70

**State the following:**

Average Income (from Schedule I, Line 16)	8,327.27
Average Expenses (from Schedule J, Line 18)	6,533.71
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	3,275.83

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		12,331.89
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	31,245.70	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		25,985.42
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,317.31

Form B6A  
(10/05)

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014		-	108,000.00	120,317.45

Sub-Total > 108,000.00 (Total of this page)

Total > 108,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re Everett Gene BalesCase No. 07-41313-JWV-13Debtor**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	\$50.00		-	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account with US Bank		-	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	Household goods, furnishings, wall hangings, nicknacks, yard tools, and personal items etc.		-	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Household books, pictures, and family photos		-	100.00
6. Wearing apparel.	Wearing apparel, clothing, and shoes		-	100.00
7. Furs and jewelry.	Jewelry		-	40.00
8. Firearms and sports, photographic, and other hobby equipment.	1 - Smith and Wessen 357 Magnum, 1 - 30/30 Winchester rifle, 1 - camera		-	460.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > 1,850.00  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 0.00  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

Form B6B  
(10/05)

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevrolet Malibu Sedan 4D LS with 99,000+ miles VIN# 1G1NE52J316130615 \$6,225 (retail) + \$250 (leather seats) + \$350 (power sunroof) - \$500 (high miles) - 316.25 (5%)	-	6,008.75
		2003 Chevrolet S10 Fleetside Extended Cab with 36,000+ miles VIN# 1GCCT19X738193358 \$10,100 (retail) + \$825 (LS Package) + \$1,850 (ZR2 Package) + \$2,600 (4 wheel drive) + \$150 (power door locks) + \$425 (power sunroof) + \$150 (power windows) + \$750 (low miles) - \$842.50 (5%)	-	16,007.50
		1999 Kenworth T600 Tractor with 806,000+ miles VIN# 1XKADR9X7XJ827564	-	20,000.00
		2004 Swift Chopper with 3,200+ miles VIN# 1S92B10754P771628	-	20,000.00
		2003 Suzuki Z400 4 Wheeler; VIN# JSAAK47A832136254	-	3,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

Sub-Total > 65,016.25  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

Form B6B  
(10/05)

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00  
(Total of this page)  
Total > 66,866.25

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

Form B6C  
(4/07)

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)  
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014	RSMo § 513.475	15,000.00	108,000.00
<b>Cash on Hand</b>			
\$50.00	RSMo § 513.430.1(3)	50.00	50.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking account with US Bank	RSMo § 513.430.1(3)	100.00	100.00
<b>Household Goods and Furnishings</b>			
Household goods, furnishings, wall hangings, nicknacks, yard tools, and personal items etc.	RSMo § 513.430.1(1)	1,000.00	1,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Household books, pictures, and family photos	RSMo § 513.430.1(1)	100.00	100.00
<b>Wearing Apparel</b>			
Wearing apparel, clothing, and shoes	RSMo § 513.430.1(1)	100.00	100.00
<b>Furs and Jewelry</b>			
Jewelry	RSMo § 513.430.1(2)	40.00	40.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
1 - Smith and Wessen 357 Magnum, 1 - 30/30 Winchester rifle, 1 - camera	RSMo § 513.430.1(3) RSMo § 513.440	450.00 10.00	460.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2003 Chevrolet S10 Fleetside Extended Cab with 36,000+ miles VIN# 1GCCT19X738193358 \$10,100 (retail) + \$825 (LS Package) + \$1,850 (ZR2 Package) + \$2,600 (4 wheel drive) + \$150 (power door locks) + \$425 (power sunroof) + \$150 (power windows) + \$750 (low miles) - \$842.50 (5%)	RSMo § 513.430.1(5)	3,000.00	16,007.50
1999 Kenworth T600 Tractor with 806,000+ miles VIN# 1XKADR9X7XJ827564	RSMo § 513.430.1(4) RSMo § 513.440	3,000.00 1,240.00	20,000.00

Total: 24,090.00 145,857.50

0 continuation sheets attached to Schedule of Property Claimed as Exempt



In re Everett Gene BalesCase No. 07-41313-JWV-13

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxxxx5175			4/14/04					
GE Money Bank PO Box 530912 Atlanta, GA 30353-0912		-	First Lien  2004 Swift Chopper with 3,200+ miles VIN# 1S92B10754P771628				14,064.94	0.00
Value \$			20,000.00					
Account No.			GE Money Bank Acct No XXXXXXXXXXXXXXX5175 PO Box 6153 Rapid City, SD 57709-6153					
Representing: GE Money Bank			Value \$					
Account No.			GE Money Bank Acct No XXXXXXXXXXXXXXX5175 900 Concourse Drive Rapid City, SD 57703					
Representing: GE Money Bank			Value \$					
Account No. xxx-xxxx-x8397			March 14, 2003 First Lien 2003 Chevrolet S10 Fleetside Extended Cab with 36,000+ miles VIN# 1GCCT19X738193358 \$10,100 (retail) + \$825 (LS Package) + \$1,850 (ZR2 Package) + \$2,600 (4 wheel drive) + \$150 (power door locks) + \$425				6,064.05	0.00
GMAC PO Box 2182 Greeley, CO 80632		-	Value \$					
			16,007.50					
Subtotal (Total of this page)							20,128.99	0.00

4 continuation sheets attached

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Representing: GMAC			GMAC Acct No XXX-XXXX-X8397 PO Box 9001951 Louisville, KY 40290-1951					
			Value \$					
Account No. xxxxxxxxxx800-6			March 10, 2005 First Lien 2001 Chevrolet Malibu Sedan 4D LS with 99,000+ miles VIN# 1G1NE52J316130615 \$6,225 (retail) + \$250 (leather seats) + \$350 (power sunroof) - \$500 (high miles) - 316.25 (5%)					
HSBC Auto Finance PO Box 5218 Carol Stream, IL 60197-5218		-	Value \$ 6,008.75				6,023.19	14.44
Account No.								
Representing: HSBC Auto Finance			HSBC Auto Finance Acct No XXXXXXXXXX800-6 PO Box 17904 San Diego, CA 92177					
			Value \$					
Account No.								
Representing: HSBC Auto Finance			HSBC Auto Finance Acct No XXXXXXXXXX800-6 PO Box 17903 San Diego, CA 92177					
			Value \$					
Account No.			9/17/03					
HSBC Retail Services PO Box 5244 Carol Stream, IL 60197-5244		-	First Lien  2003 Suzuki Z400 4 Wheeler; VIN# JSAAK47A832136254					
			Value \$ 3,000.00				1,859.36	0.00
Subtotal (Total of this page)							7,882.55	14.44

Sheet 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Everett Gene Bales,  
Debtor

Case No. 07-41313-JWV-13

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx5805  Ocwen PO Box 785056 Orlando, FL 32878-5056		-	August 4, 2004, Doc# 2004I0076216  First Mortgage  Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014  Value \$ 108,000.00				96,892.95	0.00
Account No.  Representing: Ocwen			Ocwen Acct No XXXXXX5805 PO Box 6440 Carol Stream, IL 60197-6440  Value \$					
Account No.  Representing: Ocwen			Ocwen Acct No XXXXXX5805 PO Box 785057 Orlando, FL 32878-5057  Value \$					
Account No.  Representing: Ocwen			Ocwen Acct No XXXXXX5805 PO Box 785053 Orlando, FL 32878-5053  Value \$					
Account No.  Representing: Ocwen			Shapiro and Weisman 502 Earth City Expressway Suite 317 Earth City, MO 63045  Value \$					
<div style="display: flex; justify-content: space-between;"> <span>Sheet <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims</span> <span>Subtotal (Total of this page)</span> </div>							96,892.95	0.00

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxx-xxxxxx2-001			6/30/03					
Transport Funding 903 East 104th Street Suite 170 Kansas City, MO 64131-3464		-	First Lien  1999 Kenworth T600 Tractor with 806,000+ miles VIN# 1XKADR9X7XJ827564					
			Value \$ 20,000.00				8,695.00	0.00
Account No. xxx938-9			August 4, 2004, Doc# 2004I0076217					
Wilshire PO Box 7195 Pasadena, CA 91109-7195		-	Second Mortgage  Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014					
			Value \$ 108,000.00				23,424.50	12,317.45
Account No.			Wilshire Credit Corporation Acct No XX4938 PO Box 8517 Portland, OR 97207-8517					
Representing: Wilshire			Value \$					
Account No.			Wilshire Credit Corporation Acct No XX4938 PO Box 105344 Pasadena, CA 91109-7195					
Representing: Wilshire			Value \$					
Account No.			Wilshire Credit Corporation Acct No XX4938 PO Box 1650 Portland, OR 97207-1620					
Representing: Wilshire			Value \$					
Subtotal (Total of this page)							32,119.50	12,317.45

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Everett Gene Bales,  
Debtor

Case No. 07-41313-JWV-13

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Representing: Wilshire			Wilshire Credit Corporation Acct No XX4938 14523 SW Millikan Way Suite 200 Beaverton, OR 97005					
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal  
(Total of this page)

0.00

0.00

Total  
(Report on Summary of Schedules)

157,023.99

12,331.89

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (4/07) - Cont.

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Taxes and Certain Other Debts  
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2004, 2005 & 2006					
Internal Revenue Service Special Procedures - Attn Bankruptcy PO Box 66778 Stop 5334STL Saint Louis, MO 63166	-						19,244.06	0.00
								19,244.06
Account No.			Internal Revenue Service ATTN Dennis R Onnen Esq 2345 Grand Suite 301 Kansas City, MO 64108-2625					
Representing: Internal Revenue Service								
Account No.			US Attorneys Office 400 East Ninth Street Room 5510 Kansas City, MO 64106					
Representing: Internal Revenue Service								
Account No.			2005 & 2006					
Jackson County Missouri Manager of Finance Collections Department - Bankruptcy 415 East 12th Street Kansas City, MO 64106	-		Personal Property Taxes				3,381.18	0.00
								3,381.18
Account No.			Pamela Sue Fellin Esq. 415 East 12th Street, Suite 200 Kansas City, MO 64106-2704					
Representing: Jackson County Missouri								
Subtotal							22,625.24	0.00
(Total of this page)							22,625.24	22,625.24

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Official Form 6E (4/07) - Cont.

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Taxes and Certain Other Debts  
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2004, 2005 & 2006					
Jackson County Missouri Manager of Finance Collections Department - Bankruptcy 415 East 12th Street Kansas City, MO 64106		-	Real Estate Taxes				5,532.20	0.00
Account No.			Pamela Sue Fellin, Esq. Assistant County Counselor 415 East 12th Street Suite 200 Kansas City, MO 64106-2704					
Representing: Jackson County Missouri								
Account No.			2004, 2005 & 2006					
Missouri Dept of Revenue General Counsels Office PO Box 475 Jefferson City, MO 65105		-					3,088.26	0.00
Account No.								
Account No.								

Sheet 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

8,620.46 0.00 8,620.46

Total  
(Report on Summary of Schedules)

31,245.70 0.00 31,245.70



In re Everett Gene BalesCase No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxxxx-x1008  American Express PO Box 650448 Dallas, TX 75265-0448		-				708.10
Account No.  Representing: American Express		Account Solutions Group, LLC Acct No xxxxxxxxxxxx1008 205 Bryant Woods South Amherst, NY 14228				
Account No.  Representing: American Express		Account Solutions Group, LLC Acct No xxxxxxxxxxxx1008 6341 Inducon Drive East Sanborn, NY 14132-9097				
Account No.  Representing: American Express		Account Solutions Group, LLC Acct No xxxxxxxxxxxx1008 PO Box 628 Buffalo, NY 14240-0628				
Subtotal (Total of this page)						708.10

8 continuation sheets attached

Official Form 6F (10/06) - Cont.

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
American Payday Loans 3609-A South Noland Road Independence, MO 64055	-					345.00
Account No. xxxx-xxxx-xxxx-4372						
Best Buy HRS USA PO Box 5238 Carol Stream, IL 60197-5238	-					305.77
Account No.		Best Buy Acct No xxxx-xxxx-xxxx-4372 HRS USA PO Box 15521 Wilmington, DE 19850-5521				
Representing: Best Buy						
Account No.						
Buckeye Check Cashing of Missouri, LLC dba Check Smart 702 North 7 Highway Blue Springs, MO 64014	-					590.00
Account No.		Missouri Division of Finance PO Box 716 Jefferson City, MO 65102-0716				
Representing: Buckeye Check Cashing of Missouri, LLC						
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,240.77

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-7772  Capital One PO Box 790216 Saint Louis, MO 63179-0216	-					1,531.95
Account No.  Representing: Capital One		Capital One Acct No xxxx-xxxx-xxxx-7772 PO Box 30285 Salt Lake City, UT 84130-0285				
Account No.  Circuit City Stores PO Box 100044 Kennesaw, GA 30156-9244	-					500.00
Account No. GD8457  Citibank PO Box 6241 Sioux Falls, SD 57117-6241	-					1,324.25
Account No.  Representing: Citibank		NCO Financial Services Acct No xx8457 PO Box 15630 Wilmington, DE 19850				
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,356.20

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Citibank		NCO Financial Services Acct No xx8457 PO Box 15889 Wilmington, DE 19850-5889				
Account No. Representing: Citibank		NCO Financial Systems Inc Acct No xx8457 507 Prudential Road Horsham, PA 19044				
Account No. Concord Finance, Inc. dba Speedy Cash 11221 East 23rd Street Independence, MO 64052	-					588.25
Account No. Concord Finance, Inc. dba Speedy Cash 11221 E 23rd Street Independence, MO 64052	-					588.25
Account No. Cross Midwest Tire 2880 Fairfax Trfwy Kansas City, KS 66115	-					1,400.00
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,576.50

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx xxxx xxxx 0710  Home Depot PO Box 689100 Des Moines, IA 50368-9100	-					836.43
Account No.  Representing: Home Depot		Citibank/Home Depot Credit Services Acct No xxxx xxxx xxxx 0710 8725 West Sahara Blvd. Zone 1135 THD Las Vegas, NV 89117				
Account No. xxxxxxxxxxxx4372  HSBC Bank Nevada, NA PO Box 5218 Carol Stream, IL 60197-5218	-					300.11
Account No.  Representing: HSBC Bank Nevada, NA		Account Solutions Group, LLC Acct No xxxxxxxxxxxx4372 6341 Inducon Drive East Sanborn, NY 14132-9097				
Account No.  Representing: HSBC Bank Nevada, NA		Account Solutions Group, LLC Acct No xxxxxxxxxxxx4372 205 Bryant Woods South Amherst, NY 14228				
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,136.54

Official Form 6F (10/06) - Cont.

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: HSBC Bank Nevada, NA		Account Solutions Group, LLC Acct No xxxxxxxxxxxx4372 PO Box 628 Buffalo, NY 14240-0628				
Account No. HSBC/Best Buy 90 Christiana Road New Castle, DE 19720-3118	-					9,140.00
Account No. xxx1417 Loan N Go 411 NW 7 Highway Blue Springs, MO 64014	-					472.00
Account No. Representing: Loan N Go		Missouri Division of Finance Acct No xxx1417 PO Box 716 Jefferson City, MO 65102-0716				
Account No. Representing: Loan N Go		NAF Acct No xxx1417 PO Box 50131 Minneapolis, MN 55405				
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,612.00

Debtor

### Best Case Bankruptcy

Official Form 6F (10/06) - Cont.

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: State Farm Bank		State Farm Bank Acct No xxxx-xxxx-xxxxxxx-4671 PO Box 2327 Bloomington, IL 61702-2327				
Account No. Representing: State Farm Bank		State Farm Bank Acct No xxxx-xxxx-xxxxxxx-4671 PO Box 2326 Bloomington, IL 61702-2326				
Account No. xxx-xxxx-xxxx-2323 Suzuki PO Box 703 Wood Dale, IL 60191-0703	-					1,948.00
Account No. Representing: Suzuki		Suzuki Acct No xxx-xxxx-xxxx-2323 Dept. 7680 Carol Stream, IL 60116-7680				
Account No. Wells Fargo Financial 12018 West 95th Street Lenexa, KS 66215	-					1,180.97
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>3,128.97</b>



In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. Representing: Wells Fargo Financial		Associated Credit Services, Inc. 105B South Street Hopkinton, MA 01748-9100					
Account No. Representing: Wells Fargo Financial		Associated Creditors Exchange PO Box 9100 Hopkinton, MA 01748-9100					
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00
Total (Report on Summary of Schedules)							25,985.42

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

Form B6H  
(10/05)

In re Everett Gene Bales

Case No. 07-41313-JWV-13

Debtor

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

Case No. 07-41313-JWV-13

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Everett Gene Bales  
Debtor(s)

Case No. 07-41313-JWV-13

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Monthly Income:**

Daughter's Rent	\$	<u>750.00</u>	\$	<u>N/A</u>
Daughter's payment for car	\$	<u>132.00</u>	\$	<u>N/A</u>
Estimated Increase in 1099 Income	\$	<u>1,500.00</u>	\$	<u>N/A</u>
<b>Total Other Monthly Income</b>	\$	<u>2,382.00</u>	\$	<u>N/A</u>

- |  |    |                 |
|--|----|-----------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>8,327.27</u> |
| b. Average monthly expenses from Line 18 above       | \$ | <u>6,533.71</u> |
| c. Monthly net income (a. minus b.)                  | \$ | 1,793.56        |

Official Form 6J (10/06)

In re Everett Gene Bales

Debtor(s)

Case No. 07-41313-JWV-13

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Specific Tax Expenditures:**

Personal property taxes & licenses	\$	135.70
Real Estate Taxes	\$	137.54
Future Estimated State and Federal Taxes	\$	408.92
<b>Total Tax Expenditures</b>	\$	<b>682.16</b>

**Other Expenditures:**

Misc. (postage, gifts, etc.)	\$	20.00
Housekeeping supplies	\$	10.00
Personal Care, haircuts, etc.	\$	10.00
<b>Total Other Expenditures</b>	\$	<b>40.00</b>

**United States Bankruptcy Court  
Western District of Missouri**

In re Everett Gene Bales

Debtor(s)

Case No. 07-41313-JWV-13

Chapter 13

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 0.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income \$ 5,945.27

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes 0.00

5. Unemployment Taxes 0.00

6. Worker's Compensation 0.00

7. Other Taxes 0.00

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray 0.00

10. Rent (Other than debtor's principal residence) 0.00

11. Utilities 0.00

12. Office Expenses and Supplies 0.00

13. Repairs and Maintenance 0.00

14. Vehicle Expenses 0.00

15. Travel and Entertainment 0.00

16. Equipment Rental and Leases 0.00

17. Legal/Accounting/Other Professional Fees 0.00

18. Insurance 0.00

19. Employee Benefits (e.g., pension, medical, etc.) 0.00

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

**DESCRIPTION**

**TOTAL**

21. Other (Specify):

**DESCRIPTION**

**TOTAL**

Fuel 2,487.64

Insurance 138.70

License 125.00

Dispatch 76.50

Maintenance 536.69

Workman's Comp 215.42

Escrow Ads 82.03

22. Total Monthly Expenses (Add items 3-21) \$ 3,661.98

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 2,283.29



**United States Bankruptcy Court**  
**Western District of Missouri**In re Everett Gene Bales

Debtor(s)

Case No. 07-41313-JWV-13Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 21, 2007Signature /s/ Everett Gene BalesEverett Gene Bales  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Official Form 7  
(04/07)

United States Bankruptcy Court  
Western District of Missouri

In re Everett Gene Bales

Debtor(s)

Case No. 07-41313-JWV-13

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$17,395.82	2007 YTD Income
\$71,884.00	2006
\$73,143.00	2005

2. Income other than from employment or operation of business

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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### 3. Payments to creditors

None  
☐

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Transport Funding 903 East 104th Street Suite 170 Kansas City, MO 64131-3464	Various	\$2,132.53	\$8,695.00
HSBC Auto Finance PO Box 5218 Carol Stream, IL 60197-5218	Various, regular monthly payments	\$727.62	\$6,023.19

None  
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None  
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
HSBC Retail Services PO Box 4144 Carol Stream, IL 60197-4144	February 2007	2005 Suzuki G-SXR \$6,500.00

### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Tracy L Robinson & Associates, L.C. 818 Grand Avenue Suite 505 Kansas City, MO 64106	See Rule 2016(b) statement	
Consumer Credit Counseling Service of the Midwest, Inc. 4500 East Broad Street Columbus, OH 43213	April 20, 2007	\$75.00 for pre-filing credit counseling

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

  

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
130B NW Vesper, Blue Springs, MO 64014	Same	1997 to August 2004

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18 . Nature, location and name of business**

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Transportation Specialists Inc			1099 employee/Truck Driver	July 2006 to current
Central Missouri Reload			1099 employee/Truck driver	July 2002 to June 2006

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,  
RELATIONSHIP TO DEBTOR DATE AND PURPOSE  
OF WITHDRAWAL AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY



**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 21, 2007

Signature /s/ Everett Gene Bales  
Everett Gene Bales  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Form 22C (Chapter 13) (04/07)

In re Everett Gene BalesCase Number: 07-41313-JWV-13  
(If known)

According to the calculations required by this statement:

- ☐ The applicable commitment period is 3 years.  
☒ The applicable commitment period is 5 years.  
☒ Disposable income is determined under § 1325(b)(3).  
☐ Disposable income is not determined under § 1325(b)(3).  
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

### Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 0.00	\$
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.				\$ 2,283.29	\$
			Debtor	Spouse		
	a.	Gross receipts	\$ 5,945.27	\$		
	b.	Ordinary and necessary business expenses	\$ 3,661.98	\$		
	c.	Business income	Subtract Line b from Line a			
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.				\$ 0.00	\$
			Debtor	Spouse		
	a.	Gross receipts	\$ 0.00	\$		
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$		
	c.	Rent and other real property income	Subtract Line b from Line a			
5	Interest, dividends, and royalties.				\$ 0.00	\$
6	Pension and retirement income.				\$ 0.00	\$
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse.				\$ 0.00	\$
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				\$ 0.00	\$
		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$		
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				\$ 992.54	\$
			Debtor	Spouse		
	a.	Rent from Daughter	\$ 750.00	\$		
	b.	Car Payment from Daughter	\$ 242.54	\$		
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).				\$ 3,275.83	\$
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				\$ 3,275.83	\$

**Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD**

12	Enter the amount from Line 11	\$ 3,275.83
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 3,275.83
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 39,309.96
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>MO</u> b. Enter debtor's household size: <u>1</u>	\$ 36,567.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

**Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME**

18	Enter the amount from Line 11.	\$ 3,275.83
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 3,275.83
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 39,309.96
22	Applicable median family income. Enter the amount from Line 16.	\$ 36,567.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.	

**Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)****Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ 556.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ 312.00

25B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rent Expense</td><td style="width: 35%; text-align: right;">\$ 611.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td><td style="text-align: right;">\$ 1,345.11</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$ 611.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 1,345.11	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$ 0.00
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$ 611.00									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 1,345.11									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
26	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$ 0.00									
27	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0   <input type="checkbox"/> 1   <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs &amp; Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$ 379.00									
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1   <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs, First Car</td><td style="width: 35%; text-align: right;">\$ 471.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td style="text-align: right;">\$ 122.96</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 471.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 122.96	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ 348.04
a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 471.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 122.96									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs, Second Car</td><td style="width: 35%; text-align: right;">\$ 332.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td style="text-align: right;">\$ 122.13</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 332.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 122.13	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ 209.87
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 332.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 122.13									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$ 544.62									
31	<p><b>Other Necessary Expenses: mandatory payroll deductions.</b> Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>	\$ 0.00									

32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$ 0.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in line 49.	\$ 0.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00
35	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 0.00
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance listed in Line 39.	\$ 100.00
37	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service - such as cell phones, pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 82.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 2,531.53

## Subpart B: Additional Expense Deductions under § 707(b)

Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.													
	<table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$ 0.00</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b, and c</td> <td></td> </tr> </table>	a.	Health Insurance	\$ 0.00	b.	Disability Insurance	\$ 0.00	c.	Health Savings Account	\$ 0.00	Total: Add Lines a, b, and c			\$ 0.00
a.	Health Insurance	\$ 0.00												
b.	Disability Insurance	\$ 0.00												
c.	Health Savings Account	\$ 0.00												
Total: Add Lines a, b, and c														
40	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00												
41	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00												
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$ 0.00												
43	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00												
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$ 0.00												
45	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$ 5.00												
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$ 5.00												

## Subpart C: Deductions for Debt Payment

47	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 35%;">Property Securing the Debt</th> <th style="width: 30%;">60-month Average Payment</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>GE Money Bank</td> <td>2004 Swift Chopper with 3,200+ miles VIN# 1S92B10754P771628</td> <td style="text-align: right;">\$ 285.19</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>GMAC</td> <td>2003 Chevrolet S10 Fleetside Extended Cab with 36,000+ miles VIN# 1GCCT19X738193358 \$10,100 (retail) + \$825 (LS Package) + \$1,850 (ZR2 Package) + \$2,600 (4 wheel drive) + \$150 (power door locks) + \$425 (power sunroof) + \$150 (power window)</td> <td style="text-align: right;">\$ 122.96</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>HSBC Auto Finance</td> <td>2001 Chevrolet Malibu Sedan 4D LS with 99,000+ miles VIN# 1G1NE52J316130615 \$6,225 (retail) + \$250 (leather seats) + \$350 (power sunroof) - \$500 (high miles) - 316.25 (5%)</td> <td style="text-align: right;">\$ 122.13</td> </tr> <tr> <td style="text-align: center;">d.</td> <td>HSBC Retail Services</td> <td>2003 Suzuki Z400 4 Wheeler; VIN# JSAAK47A832136254</td> <td style="text-align: right;">\$ 37.70</td> </tr> <tr> <td style="text-align: center;">e.</td> <td>Ocwen</td> <td>Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014</td> <td style="text-align: right;">\$ 1,111.79</td> </tr> <tr> <td style="text-align: center;">f.</td> <td>Transport Funding</td> <td>1999 Kenworth T600 Tractor with 806,000+ miles VIN# 1XKADR9X7XJ827564</td> <td style="text-align: right;">\$ 176.30</td> </tr> <tr> <td style="text-align: center;">g.</td> <td>Wilshire</td> <td>Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014</td> <td style="text-align: right;">\$ 233.32</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> <td style="text-align: right;">\$ 2,089.39</td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	60-month Average Payment	a.	GE Money Bank	2004 Swift Chopper with 3,200+ miles VIN# 1S92B10754P771628	\$ 285.19	b.	GMAC	2003 Chevrolet S10 Fleetside Extended Cab with 36,000+ miles VIN# 1GCCT19X738193358 \$10,100 (retail) + \$825 (LS Package) + \$1,850 (ZR2 Package) + \$2,600 (4 wheel drive) + \$150 (power door locks) + \$425 (power sunroof) + \$150 (power window)	\$ 122.96	c.	HSBC Auto Finance	2001 Chevrolet Malibu Sedan 4D LS with 99,000+ miles VIN# 1G1NE52J316130615 \$6,225 (retail) + \$250 (leather seats) + \$350 (power sunroof) - \$500 (high miles) - 316.25 (5%)	\$ 122.13	d.	HSBC Retail Services	2003 Suzuki Z400 4 Wheeler; VIN# JSAAK47A832136254	\$ 37.70	e.	Ocwen	Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014	\$ 1,111.79	f.	Transport Funding	1999 Kenworth T600 Tractor with 806,000+ miles VIN# 1XKADR9X7XJ827564	\$ 176.30	g.	Wilshire	Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014	\$ 233.32			Total: Add Lines	\$ 2,089.39
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48	<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 35%;">Property Securing the Debt</th> <th style="width: 30%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Ocwen</td> <td>Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014</td> <td style="text-align: right;">\$ 161.74</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Wilshire</td> <td>Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014</td> <td style="text-align: right;">\$ 31.65</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines</td> <td style="text-align: right;">\$ 193.39</td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	Ocwen	Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014	\$ 161.74	b.	Wilshire	Residence located at 1001 NE Wien Avenue, Blue Springs, MO 64014	\$ 31.65			Total: Add Lines	\$ 193.39																				
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49	<p>Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.</p> <p style="text-align: right;">\$ 520.75</p>																																						
50	<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$ 1,790.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td style="text-align: right;">x 4.70</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table> <p style="text-align: right;">\$ 84.13</p>			a.	Projected average monthly Chapter 13 plan payment.	\$ 1,790.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x 4.70	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																											
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51	<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p> <p style="text-align: right;">\$ 2,887.66</p>																																						

## Subpart D: Total Deductions Allowed under § 707(b)(2)

52	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46, and 51.	\$ 5,424.19
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## Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 3,275.83
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 0.00
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 0.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 5,424.19
57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result.	\$ 5,424.19
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$ -2,148.36

## Part VI. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

59

Expense Description	Monthly Amount
a.	\$
b.	\$
c.	\$
d.	\$
Total: Add Lines a, b, c and d	\$

## Part VII. VERIFICATION

60

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date: May 21, 2007Signature: /s/ Everett Gene Bales

Everett Gene Bales  
(Debtor)